

In re Nicholas Pezza  
Debtor

Case No. 16-3371  
Reporting Period: October 31, 2017

### SCHEDULE OF CASH RECEIPTS AND DISBURSEMENTS

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. The amounts reported in the "CURRENT MONTH - ACTUAL" column must equal the sum of the four bank account columns. The amounts reported in the "PROJECTED" columns should be taken from the SMALL BUSINESS INITIAL REPORT (FORM IR-1). Attach copies of the bank statements and the cash disbursements journal. The total disbursements listed in the disbursements journal must equal the total disbursements reported on this page. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	BANK ACCOUNTS				CURRENT MONTH		CUMULATIVE FILING TO DATE	
	OPER.	PAYROLL	TAX	OTHER	ACTUAL	PROJECTED	ACTUAL	PROJECTED
CASH BEGINNING OF MONTH					15,381		91,224	
<b>RECEIPTS</b>								
CASH SALES					7,238		52,937	
ACCOUNTS RECEIVABLE								
LOANS AND ADVANCES								
SALE OF ASSETS								
OTHER (ATTACH LIST)								
TRANSFERS (FROM DIP ACCTS)								
Rent					2,300		25,340	
<b>TOTAL RECEIPTS</b>					9,538		78,277	
<b>DISBURSEMENTS</b>								
Net payroll								
PAYROLL TAXES								
SALES, USE, & OTHER TAXES								
INVENTORY PURCHASES					5,534		63,303	
SECURED/ RENTAL/ LEASES								
INSURANCE							1,500	
ADMINISTRATIVE								
Utilities							700	
OTHER (ATTACH LIST)								
Real estate taxes							10,000	
OWNER DRAW *							1,660	
TRANSFERS (TO DIP ACCTS)								
Repairs							800	
PROFESSIONAL FEES								
U.S. TRUSTEE QUARTERLY FEES								
COURT COSTS								
<b>TOTAL DISBURSEMENTS</b>					5,534		61,293	
<b>NET CASH FLOW</b>					4,004		16,984	
(RECEIPTS LESS DISBURSEMENTS)								
<b>CASH - END OF MONTH</b>					19,385		108,208	

\* COMPENSATION TO SOLE PROPRIETORS FOR SERVICES RENDERED TO BANKRUPTCY ESTATE

### THE FOLLOWING SECTION MUST BE COMPLETED

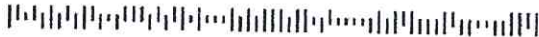
DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)	
<b>TOTAL DISBURSEMENTS</b>	19,385
LESS: TRANSFERS TO DEBTOR IN POSSESSION ACCOUNTS	0
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	0
<b>TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES</b>	19,385



# Statement of Account

Statement Date Oct 01-Oct 31, 2017  
Account Number 8000969846  
Page 1 of 3

02 01 ADDRESS SERVICE REQUESTED  
NICKS LANDSCAPING  
468 DEWEY AVE  
SADDLE BROOK NJ 07663  
04167  
inp4f



With CardValet, our newest debit card enhancement, you gain instant, 24/7 access to your account information with the power to control where, when and how your debit card is used.

Using your Smartphone and our free app download, available from the Apple App Store or Google Play store, you can effectively manage your debit card anytime from anywhere -- by viewing account balances and transaction histories; restricting card usage based on merchant type, location and transaction amount; scheduling real time alerts, and more. Safeguard your debit card...with CardValet today!

## SUMMARY OF ACCOUNTS

Business Free 8000969846 \$6,630.84 Home Mortgage Solutions...Fast and Easy!

Looking for your dream home? Well, look no further! Columbia Bank offers low home mortgage rates...flexible terms...quick turnarounds...we'll even come to you! To learn more about our full range of home mortgage products and services, please contact our Call Center at (800) 522-4167.

## CHECKING

8000969846

### Business Free

Previous Balance	4,926.43	Account Title: NICKS LANDSCAPING	
25 Deposits/Credits	7,238.17	Account Number	8000969846
34 Debits	5,533.76	Number of Enclosures	0
0 Checks	0.00	Statement Dates	10/01/2017 thru 10/31/2017
Service Charge	0.00	Days in the statement period	31
Current Balance	6,630.84		

### Transaction Activity

Date	Description	Amount	Balance
10/01	Beginning Balance		4,926.43
10/02	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	75.00	5,001.43
10/02	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARKELMWOOD PARK NJUS CARD# 0234	-72.01	4,929.42
10/02	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-75.00	4,854.42
10/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	235.07	5,089.49
10/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	448.77	5,538.26







Statement of Account

Statement Date Oct 01-Oct 31, 2017  
Account Number 8000969846  
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Transaction Activity

Date	Description	Amount	Balance
10/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	678.50	6,216.76
10/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	635.76	6,852.52
10/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	192.33	7,044.85
10/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	582.33	7,627.18
10/05	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	384.66	8,011.84
10/05	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	7,511.84
10/05	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-28.82	7,483.02
10/06	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	6,983.02
10/06	Point Of Sale Withdrawal BP#2052124SADDLE BRSADDLE BROOK NJUS CARD# 0234	-40.19	6,942.83
10/07	Point Of Sale Withdrawal THE HOME DEPOT 103-179 DAYTON AVENPASSAIC NJUS CARD# 0234	-8.63	6,934.20
10/10	Point Of Sale Withdrawal EXXONMOBIL 47970HASBROUCK HEI NJUS CARD# 0234	-48.11	6,886.09
10/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	300.00	7,186.09
10/10	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	293.84	7,479.93
10/10	Point Of Sale Withdrawal LOWE'S #1942 150 ROUTE 17 NORTH E RUTHERFORD NJUS CARD# 0234	-27.55	7,452.38
10/10	External Withdrawal JDF ONE TIME TEL JOHN DEERE FINANCIAL - TELEPHONE	-300.00	7,152.38
10/10	External Withdrawal GEICO - GEICO PYMT	-698.80	6,453.58
10/12	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	293.84	6,747.42
10/12	Point Of Sale Withdrawal EXXONMOBIL 47970HASBROUCK HEI NJUS CARD# 0234	-39.55	6,707.87
10/13	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-25.95	6,681.92
10/14	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-37.96	6,643.96
10/16	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	219.04	6,863.00
10/16	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	325.89	7,188.89
10/16	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	107.00	7,295.89
10/16	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	240.41	7,536.30
10/16	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	74.90	7,611.20
10/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	107.00	7,718.20
10/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	208.36	7,926.56
10/17	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	288.50	8,215.06
10/17	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-400.00	7,815.06

10/21



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MEMBER FDIC

# Statement of Account

Statement Date Oct 01-Oct 31, 2017  
Account Number 8000969846  
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## Transaction Activity

Date	Description	Amount	Balance
10/17	Point Of Sale Withdrawal FUEL 4 ELMWOOD PARK ELMWOOD PARK NJUS CARD# 0234	-81.47	7,733.59
10/18	Point Of Sale Withdrawal WM SUPERCENTER Wal-Mart Super CentGARFIELD NJUS CARD# 0234	-26.85	7,706.74
10/19	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	7,206.74
10/19	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-40.94	7,165.80
10/20	Point Of Sale Withdrawal THE HOME DEPOT 103-179 DAYTON AVENPASSAIC NJUS CARD# 0234	-22.14	7,143.66
10/21	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	400.00	7,543.66
10/21	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	221.18	7,764.84
10/21	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	117.54	7,882.38
10/21	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	150.00	8,032.38
10/21	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	7,532.38
10/21	Point Of Sale Withdrawal P & A AUTO PARTS SADLE BROOK NJUS CARD# 0234	-40.60	7,491.78
10/23	Point Of Sale Withdrawal EZPASS PREPAID TOLL800-333-8655 NYUS CARD# 0234	-55.00	7,436.78
10/23	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-63.10	7,373.68
10/23	Point Of Sale Withdrawal FUEL 4 LODI NJUS CARD# 0234	-80.02	7,293.66
10/25	Point Of Sale Withdrawal PASSAIC METAL & BLDCLIFTON NJUS CARD# 0234	-64.13	7,229.53
10/25	Point Of Sale Withdrawal CENTRAL SUPPLY PASSAIC NJUS CARD# 0234	-6.45	7,223.08
10/27	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	6,723.08
10/27	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	412.72	7,135.80
10/27	ATM Deposit COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	245.53	7,381.33
10/28	Point Of Sale Withdrawal THE HOME DEPOT 99 STATE ROUTE 17 LODI NJUS CARD# 0234	-47.20	7,334.13
10/30	ATM Withdrawal COLUMBIA BANK 381 MARKET STREET SADDLEBROOK NJUS CARD# 0234	-500.00	6,834.13
10/30	Point Of Sale Withdrawal THE HOME DEPOT 103-179 DAYTON AVENPASSAIC NJUS CARD# 0234	-11.36	6,822.77
10/30	Point Of Sale Withdrawal FUEL 4 LODI NJUS CARD# 0234	-85.00	6,737.77
10/30	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-62.89	6,674.88
10/30	Point Of Sale Withdrawal QUICK CHEK CORPORATLODI NJUS CARD# 0234	-44.04	6,630.84

PAID/RETURN ITEM FEES	Total For This Period	Total Year-To-Date
Total Overdraft Fees	\$0.00	\$85.00
Total Returned Item Fees	\$0.00	\$0.00





**THIS AREA IS PROVIDED TO HELP YOU BALANCE YOUR CHECKING ACCOUNT STATEMENT**  
If your Checking Account has overdraft protection, remember to record the dollar amount of funds transferred into your checking account from your other designated deposit account or from your Premium Overdraft or your CheckRight Overdraft Line of Credit.

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\$

\$

\$

st and deducting service charges (if any) sho  
us within 10 days of receipt of this statement  
ordered correct. Direct charges

Considered correct. Direct checking account inquiry at 1-800-522-4167.

## IMPORTANT NOTICE

- IMPORTANT NOTICE**
1. Always be alert to your surroundings and defer ATM transactions if circumstances cause you to be apprehensive.
  2. Close the entry door of any ATM facility so equipped.
  3. Put away withdrawn cash before exiting any ATM facility.
  4. Direct any complaints concerning ATM security to an appropriate department of the owner of the ATM or to the NJ Department of Banking.
  5. If you have any concerns about the security of any ATM owned and operated by Columbia Bank, call 1-800-522-4167 or the NJ Department of Banking at 609-292-7272.

**LOST OR STOLEN DEBIT CARD**  
To report a lost or stolen Columbia Bank Debit Card, please call 800-522-4167. Monday through Friday from 7:30am - 8:00pm and Saturday from 8:00am - 2:00 PM. After normal business hours, please call 800-472-3272.

Telephone us at 800-522-4167 (outside the Continental US call (201)796-3600) or write us at Columbia Bank, 19-01 Route 208 North, Fair Lawn, NJ 07410  
ATTN: Customer Service Center, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transfer or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

1. Tell us your name and account number.
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will credit your account for the amount you think is in error so that you will have the use of the money during the time it takes us to complete our investigation.

To find out whether preauthorized electronic fund transfers to your account have been received, please call 800-747-4428 (outside the Continental US call (201) 703-3751) during normal business hours.

"PREV. BALANCE" and "PRIOR STATEMENT BALANCES" is the total unpaid principal at the beginning of the billing cycle. "NEW BALANCE" is the total unpaid principal at the end of the cycle.

Refer to the "TRANSACTION SECTION." The information within this section relates to the transactions that occurred during the statement cycle. Transactions shown in this section are the result of transactions affecting the loan. Transactions affecting the loan are:

Transactions affecting the principal such as loans being made, the principal portion of payments received (if any), and other adjustments made. The principal balance from each of these figures is stated in the "PRINCIPAL" column. The principal balance remains unchanged between the dates of activity indicated.

The statement also totals fees assessed for the cycle and year-to-date. It also totals interest charged for the cycle and year-to-date.

Any payments received at other than the billing address may be subject to delays in posting.

The current interest rate is divided by 365 to arrive at the daily periodic rate. The daily periodic rate is multiplied by each of the different principal balances and then by the number of days each balance remained unchanged. The sum of these calculations equals the interest charge disclosed on the statement.

Send payment to:  
Columbia Bank  
P.O. Box 947  
Fair Lawn, NJ 07410

Send billing inquiries to:  
Columbia Bank  
Attn: Loan Accounting Department  
19-01 Route 208 North  
Fair Lawn, NJ 07410

## BILLING RIGHTS SUMMARY

If you think there is an error on your statement, write to us on a separate sheet at the address shown above for billing inquiries.

In your letter, give us the following information.

- **Account Information:** Your name and account number
- **Dollar Amount**
- **Description of Problem:** If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But if we determine that we made a mistake, you will not have to pay the amount in question or any other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Nick Pezza  
88 Charles St.

Month

	April	May	June	July	August	September	October
--	-------	-----	------	------	--------	-----------	---------

Rents Received	1340	1300	1300	1300	1300	1300	1300
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Expenses:

200

400

300

Water

300

300

Repairs

Electric

Liability Insurance

Property Insurance

1000.

Real Estate Taxes

4600.

4000.-

B



Nick Pezza  
10A Charles St.

Month	April	May	June	July	August	September	October
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Rents Received	1500	1500	1500	1500	1500	1500	1500
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Expenses:

Water

Repairs

100.00

300

200.

Electric

Liability Insurance

500.00

Property Insurance

Real Estate Taxes

1000.00

1000.00

B1

Nick Pezza  
878 River Dr.

Month	April	May	June	July	August	September	October
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Rents Received

	1500	2000	1500	500	1500	0	0
--	------	------	------	-----	------	---	---

Expenses:

Water			400.00			400	
-------	--	--	--------	--	--	-----	--

Repairs		200			200		
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Electric							
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Liability Insurance

Property Insurance	0	10 mortgage					
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Real Estate Taxes		10 mortgage					
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B2



Jeanette Pezza  
Contribution Sheet

Month	April	May	June	July	August	September	October
Contribution Sheet	\$60	500.00	0	500.	0	0	0

B3

FMI

HOP2360544

HOMEOWNERS POLICY DECLARATIONS  
FMI INSURANCE COMPANY  
5 BROAD STREET BRANCHVILLE NJ 07826-0400  
A STOCK COMPANY

WWW.FMIWEB.COM

NEW	NAMED INSURED AND P.O. ADDRESS	REPRESENTATIVE	21
X RENEW	NICHOLAS PEZZA &	112400 KANDO SERVICE AGCY INC	
AMEND	JEANETTE M PEZZA	6-16 SADDLE RIVER RD	
02/17/17	488 DEWEY AVE	FAIR LAWN NJ 07410-5612	
	SADDLE BROOK NJ 07663-5904		

POLICY PERIOD 12 MONTHS FROM: 02/17/17 TO: 02/17/18 | PHONE 201-791-1880  
-----PROPERTY LOCATION-----  
488 DEWEY AVE SADDLE BROOK BERGEN CO NJ

-----COVERAGES AND LIMITS OF LIABILITY PROVIDED WHERE SHOWN-----						
S	(A) YOUR	(B) OTHER	(C) PERSONAL	(D) LOSS	S	(E) PERSONAL
E	DWELLING	RELATED	PROPERTY	OF USE	E	LIABILITY
C		STRUCTURES			C	TO OTHERS
	\$303,000	\$30,300	\$212,100	\$90,900		\$1,000,000
I					II	EACH
						OCCURRENCE
						PERSON

-----PREMIUMS-----  
HOMEOWNERS FORM \$558.00  
ADJUSTMENTS \$22.00  
SURCHARGE(S) \$5.00  
TOTAL \$585.00

-----IMPORTANT INFORMATION-----  
THIS IS YOUR POLICY NOT A BILL.  
IF YOU HAVE ANY QUESTIONS ABOUT YOUR  
POLICY OR PREMIUM, PLEASE CONTACT  
YOUR REPRESENTATIVE SHOWN ABOVE OR  
CUSTOMER SERVICE AT 800-336-3642.

SECTION I DEDUCTIBLE: \$3000 |

FORM NO	EDITION	DESCRIPTION	LIMITS	REMARKS	CHARGE	TERM
MHO 5	01/09	HOMEOWNERS 5			\$558.00	\$558.00
PREFR		PREFERRED			INCL	INCL
MHO 11	05/91	SPECIAL RENEWAL DISCOUNT			\$74.00-	\$74.00-
RPL COVC	01/09	REPLACEMENT COV C MHO5			INCL	INCL
MPL 70	01/05	PROTECTIVE DEVICES			\$10.00-	\$10.00-
FM 157	09/13	EQUIPMENT BREAKDOWN			\$10.00	\$10.00
INC E&F	01/05	INCREASED COV E & F			\$31.00	\$31.00
FMI 21	09/13	SPECIAL COVG ENHANCEMENT			\$35.00	\$35.00
MPL 17	01/09	FURS, JEWELRY, SILVERWARE	\$1000		\$12.00	\$12.00
MPL 44	06/07	INCREASED LIMITS			\$16.00	\$16.00
MPL 78	01/99	WORKERS' COMPENSATION	\$500000		\$2.00	\$2.00
MHO 12	09/13	EXTENDED REPLACEMENT COVG				
MHO 14	06/07	HOME COMPUTER				
MHO 48	03/12	INCRSD COST CONSTRUCTION				
MPL 01	01/11	COMMON PROVISIONS				
MPL 95	08/12	MANDATORY ENDORSEMENT				
SPN 05	05/15	SPECIAL POLICY NOTICE				
PHN HO	09/13	POLICYHOLDER NOTICE				

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DECLARATIONS CONTINUED ON NEXT PAGE

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FMI

HOP2360544

HOMEOWNERS POLICY DECLARATIONS  
FMI INSURANCE COMPANY  
5 BROAD STREET BRANCHVILLE NJ 07826-0400  
A STOCK COMPANY

WWW.FMIWEB.COM

	NAMED INSURED AND P.O. ADDRESS	REPRESENTATIVE	
NEW			21
X RENEW	NICHOLAS PEZZA &	112400 KANDO SERVICE AGCY INC	
AMEND	JEANETTE M PEZZA	6-16 SADDLE RIVER RD	
02/17/17	488 DEWEY AVE	FAIR LAWN NJ 07410-5612	
	SADDLE BROOK NJ 07663-5904		

POLICY PERIOD 12 MONTHS FROM: 02/17/17 TO: 02/17/18 | PHONE 201-791-1880

FIRST MORTGAGEE  
BANK OF AMERICA NA  
ITS SUCC &/OR ASSIGNS ATIMA  
PO BOX 961291  
FORT WORTH TX 76161-0291  
LOAN# 071031752

FMI

HOP2360544

HOMEOWNERS POLICY

21

MPL 44

## INCREASED SPECIAL LIMITS-SECTION I

THIS ENDORSEMENT PROVIDES FOR INCREASES IN CERTAIN SPECIAL MAXIMUM LIMITS OF LIABILITY SHOWN IN THE COVERAGE FORM. ONLY THOSE ITEMS FOR WHICH LIMIT CHANGES ARE SHOWN ARE REVISED.

EXCEPT AS PROVIDED BELOW, ALL OTHER PROVISIONS ARE UNCHANGED.

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THE FOLLOWING APPLY TO COVERAGE C

INCREASE	NEW LIMIT		
\$	\$ 2,000	<	Guns and accessories
\$ 400	\$ 500	<	Money
\$	\$ 3,000	<	Property used or procured for use in business
\$	\$ 1,000	<	Property in an apartment rented to others

THE FOLLOWING APPLY TO THE SUPPLEMENTAL COVERAGES

INCREASE	NEW LIMIT		
\$	\$ 3,000	<	Computer Coverage
\$	\$ 2,000	<	Credit Card Coverage
\$	\$ 5,000	<	Loss Assessment Coverage
\$	\$ 2,000	<	Work Interruption Coverage
\$	\$	<	Tenant's Property Coverage



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### **CONDITIONS**

This Company binds the kind(s) of insurance stipulated on the reverse side. The Insurance is subject to the terms, conditions and limitations of the policy(ies) in current use by the Company. This binder may be cancelled by the Insured by surrender of this binder or by written notice to the Company stating when cancellation will be effective. This binder may be cancelled by the Company by notice to the Insured in accordance with the policy conditions. This binder is cancelled when replaced by a policy. If this binder is not replaced by a policy, the Company is entitled to charge a premium for the binder according to the Rules and Rates in use by the Company.

#### **Applicable in Arizona**

Binders are effective for no more than ninety (90) days.

#### **Applicable in California**

When this form is used to provide insurance in the amount of one million dollars (\$1,000,000) or more, the title of the form is changed from "Insurance Binder" to "Cover Note".

#### **Applicable in Colorado**

With respect to binders issued to renters of residential premises, home owners, condo unit owners and mobile home owners, the insurer has thirty (30) business days, commencing from the effective Date Of coverage, to evaluate the issuance of the insurance policy.

#### **Applicable in Delaware**

The mortgagee or Obligee of any mortgage or other instrument given for the purpose of creating a lien on real property shall accept as evidence of insurance a written binder issued by an authorized insurer Or its agent if the binder includes Or Is accompanied by: the name and address of the borrower; the name and address of the lender as loss payee; a description of the insured real property; a provision that the binder may not be canceled within the term of the binder unless the lender and the insured borrower receive written notice of the cancellation at least ten (10) days prior to the cancellation; except in the case of a renewal of a policy subsequent to the closing of the loan, a paid receipt of the full amount of the applicable premium, and the amount of insurance coverage.

Chapter 21 Title 25 Paragraph 2119

#### **Applicable in Florida**

Except for Auto Insurance coverage, no notice of cancellation or nonrenewal of a binder is required unless the duration of the binder exceeds 60 days. For auto insurance, the insurer must give 5 days prior notice, unless the binder is replaced by a policy or another binder in the same company.

#### **Applicable in Maryland**

The insurer has 45 business days, commencing from the effective date of coverage to confirm eligibility for coverage under the insurance policy.

#### **Applicable In Michigan**

The policy may be cancelled at any time at the request Of the insured.

#### **Applicable In Nevada**

Any person who refuses To accept a binder which provides coverage Of less than \$1, 000, 000.00 when proof Is required: (A) Shall be fined not more than \$500.00, and (B) is liable to the party presenting the binder as proof of insurance for actual damages sustained therefrom.

#### **Applicable in Oklahoma**

All policies shall expire at 12:01 a.m. standard time on the expiration date stated in the policy.

#### **Applicable in Oregon**

Binders are effective for no more than ninety (90) days. A binder extension or renewal beyond such 90 days would require the written approval by the Director Of the Department Of Consumer And Business Services.

#### **Applicable In the Virgin Islands**

This binder Is effective For only ninety (90) days. Within thirty (30) days Of receipt Of this binder, you should request an insurance policy or certificate (if applicable) from your agent and/or insurance company.



## EVIDENCE OF INSURANCE

<b>Agency</b>  Southwest Business Corporation 9311 San Pedro, Suite 600 San Antonio, Texas 78216	<b>Company</b> GREAT AMERICAN E&S INSURANCE COMPANY 301 E FOURTH ST 20TH FLOOR CINCINNATI, OH 45202  Certificate Number GAC0050443		
<b>Borrower</b>  NICHOLAS PEZZA 488 DEWEY AVE SADDLE BROOK, NJ 07663-5904	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%; padding: 2px;"> <b>Certificate Effective</b>                      Date (mm/dd/yy)                      08/28/17                 </td> <td style="width: 50%; padding: 2px;"> <b>Certificate Expiration</b>                      Date (mm/dd/yy)                      UNTIL CANCELLED                 </td> </tr> </table>	<b>Certificate Effective</b> Date (mm/dd/yy) 08/28/17	<b>Certificate Expiration</b> Date (mm/dd/yy) UNTIL CANCELLED
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<b>Co-Borrower</b>	<b>Master Policy Number</b> 1231058  <b>Description of Insured Property</b> 322 SAMPSON AVE SEASIDE HEIGHTS, NJ 08751-1829		

Coverages and Limits of Liability			
Described Dwelling/Building	\$91,000	Medical Payments to Others	
Other Structures	\$0	Each Person	\$0.00
Unscheduled Personal Property	\$0.00	Each Accident	\$0.00
Personal Liability		Loss of Rents/Use (10% only)	\$0
Each Occurrence	\$0.00	*Tenant Use Only	
Additional Living Expense (10% only)	\$0	Damage to the Property of Others	\$0.00
* Owner Occupied Properties Only			

<b>Deductibles</b>  If Occupied Windstorm & Hail \$1,820 Vandalism \$2,500 All Other Covered Perils \$2,500 If Vacant Windstorm & Hail \$1,820 Vandalism \$2,500 All Other Covered Perils \$2,500	<table style="width: 100%;"> <tr> <td style="width: 50%;">Type of Coverage FIRE</td> <td style="width: 50%;">Type of Property RESIDENTIAL</td> </tr> </table> <b>Insured/Lender Name &amp; Address</b> RUSHMORE LOAN MANAGEMENT SERVICES 15480 LAGUNA CANYON RD STE 100 IRVINE, CA 92618 <b>Lender Loan Number</b> 7600403521  <table style="width: 100%;"> <tr> <td>Premium</td> <td style="text-align: right;">\$38.68</td> </tr> <tr> <td>Policy Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Other Fee</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td>Surplus Lines Tax</td> <td style="text-align: right;">\$1.16</td> </tr> <tr> <td>Stamping Fee</td> <td style="text-align: right;">\$0.08</td> </tr> <tr> <td><b>Total</b></td> <td style="text-align: right;"><b>(MONTHLY) \$39.92</b></td> </tr> </table>	Type of Coverage FIRE	Type of Property RESIDENTIAL	Premium	\$38.68	Policy Fee	\$0.00	Other Fee	\$0.00	Surplus Lines Tax	\$1.16	Stamping Fee	\$0.08	<b>Total</b>	<b>(MONTHLY) \$39.92</b>
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<b>Total</b>	<b>(MONTHLY) \$39.92</b>														

Other Fees:

THIS COVERAGE IS SUBJECT TO ALL TERMS, CONDITIONS AND EXCLUSIONS OF THE MASTER POLICY. THIS EVIDENCE DOES NOT AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICY. IT IS ISSUED AS A MATTER OF INFORMATION ONLY. THIS COVERAGE IS EXCESS OVER ANY OTHER VALID INSURANCE COVERING THE PROPERTY WHETHER COLLECTIBLE OR NOT. FOR A COMPLETE COPY OF THE MASTER POLICY, CONTACT YOUR LENDER.

ANY CLAIMS ON PROPERTIES INSURED FOR THE PRINCIPAL BALANCE ONLY WILL BE SUBJECT TO THE REPLACEMENT COST PROVISION OF THE MASTER POLICY. ANY LOSS OR DAMAGE INVOLVING MOLD, MILDEW OR FUNGI OF ANY KIND IS EXCLUDED FROM THE MASTER POLICY.

THE PREMIUM ON THIS POLICY IS LIKELY TO BE HIGHER THAN THE PREMIUM ON A POLICY YOU CAN OBTAIN THROUGH YOUR AGENT OR INSURANCE COMPANY. THIS POLICY MAY ALSO PROVIDE LESS COVERAGE THAN THE ONE SECURED THROUGH YOUR AGENT OR INSURANCE COMPANY.

POLICY CDP2809302  
EFFECTIVE DATE 06/28/17  
PRINT DATE 05/23/17

NICHOLAS PEZZA  
488 DEWEY AVE  
SADDLE BROOK

NJ 07663-5904



Thank you for trusting your insurance needs to Franklin Mutual. Although we are one of the oldest and most experienced insurance companies in New Jersey, we are not a large conglomerate. As a mutual company, our sole loyalty and responsibility is to you, our policyholder.

Franklin Mutual's agents are experienced, qualified insurance professionals who are not tied to just one company. They work with us to build your trust and assure you of prompt, courteous, and reliable service.

Franklin Mutual provides insurance only in New Jersey. That means we will always be here for you, our policyholder.



FMI

CDP2809302

COMBINATION DWELLING POLICY DECLARATIONS  
FMI INSURANCE COMPANY  
5 BROAD STREET BRANCHVILLE NJ 07826-0400  
A STOCK COMPANY

WWW.FMIWEB.COM

----- 107  
NEW NAMED INSURED AND P.O. ADDRESS REPRESENTATIVE  
X RENEW NICHOLAS PEZZA 112400 KANDO SERVICE AGCY INC  
AMEND 488 DEWEY AVE 6-16 SADDLE RIVER RD  
06/28/17 SADDLE BROOK NJ 07663-5904 FAIR LAWN NJ 07410-5612

-----  
POLICY PERIOD 12 MONTHS FROM: 06/28/17 TO: 06/28/18 | PHONE 201-791-1880  
-----PROPERTY LOCATION-----

878 RIVER DR ELMWOOD PARK BERGEN CO NJ

-----COVERAGES AND LIMITS OF LIABILITY PROVIDED WHERE SHOWN-----  
S (A) YOUR (B) OTHER (C) PERSONAL (D) LOSS S (E) LIABILITY (F) MEDICAL  
E DWELLING RELATED PROPERTY OF USE E TO OTHERS PAYMENTS  
C \$352,400 STRUCTURES \$35,240 \$70,480 \$500,000 TO OTHERS  
I II EACH EACH  
OCCURRENCE PERSON

-----PREMIUMS-----  
DWELLING \$1121.00  
LIABILITY \$138.00  
ADJUSTMENTS \$115.00  
SURCHARGE(S) \$10.00

-----IMPORTANT INFORMATION-----  
THIS IS YOUR POLICY NOT A BILL.  
IF YOU HAVE ANY QUESTIONS ABOUT YOUR  
POLICY OR PREMIUM, PLEASE CONTACT  
YOUR REPRESENTATIVE SHOWN ABOVE OR  
CUSTOMER SERVICE AT 800-336-3642.

TOTAL \$1384.00

SECTION I DEDUCTIBLE: \$500 |

FORM	NO	EDITION	DESCRIPTION	LIMITS	REMARKS	CHARGE	TERM
MDW	3	01/05	DWELLING PROPERTY FORM			\$1121.00	\$1121.00
MDL	1	01/09	PREMISES LIABILITY			\$138.00	\$138.00
FM	157	09/13	EQUIPMENT BREAKDOWN			\$22.00	\$22.00
MPL	70	01/05	PROTECTIVE DEVICES			\$22.00-	\$22.00-
FM	153	09/11	FUNGI/MOLD LIMITED COVG	\$10000		\$20.00	\$20.00
FMI	21	01/17	SPECIAL COVG ENHANCEMENT			\$35.00	\$35.00
MDW	25	01/05	VACANCY AND UNOCCUPANCY			\$15.00	\$15.00
MPL	48	06/07	INCRSD COST CONSTRUCTION			INCL	INCL
MDL	62	01/00	MEDICAL PAYMENTS-TENANTS			\$45.00	\$45.00
FM	263	06/07	POLLUTION EXCLUSION				
MDW	411	01/15	TERRORISM LOSS COVERAGE				
MDW	414	01/15	TERRORISM LOSS DISCLOSURE				
MPL	01	01/11	COMMON PROVISIONS				
MPL	95	08/12	MANDATORY ENDORSEMENT				
PHN	CD	09/13	POLICYHOLDER NOTICE				
SPN	03	05/15	SPECIAL POLICY NOTICE				

YOUR POLICY HAS BEEN RENEWED WITH A SECTION I DEDUCTIBLE OF EITHER \$500 OR THE DEDUCTIBLE SHOWN ON YOUR EXPIRING POLICY, WHICHEVER IS GREATER.

0523 C A 1954 2 N T T02

DECLARATIONS CONTINUED ON NEXT PAGE

FMI



CDP2809302

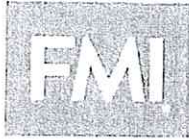
COMBINATION DWELLING POLICY DECLARATIONS  
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A STOCK COMPANY

WWW.FMIWEB.COM

	NAMED INSURED AND P.O. ADDRESS	REPRESENTATIVE	
NEW	NICHOLAS PEZZA	112400 KANDO SERVICE AGCY INC	107
X RENEW	488 DEWEY AVE	6-16 SADDLE RIVER RD	
AMEND	SADDLE BROOK NJ 07663-5904	FAIR LAWN NJ 07410-5612	
06/28/17			

POLICY PERIOD 12 MONTHS FROM: 06/28/17 TO: 06/28/18 | PHONE 201-791-1880

FIRST MORTGAGEE  
NATIONSTAR MORTGAGE LLC  
ITS SUCC &/OR ASSIGNS  
PO BOX 7729  
SPRINGFIELD OH 45501-7729  
LOAN# 0598300556



**FRANKLIN  
MUTUAL  
INSURANCE**  
FOR THE WAY YOU LIVE™

5 Broad Street • PO Box 400 • Branchville, NJ 07826-0400  
Tel: 973-948-8800 • Fax: 973-948-7190 • [www.FMIweb.com](http://www.FMIweb.com)

The Franklin Mutual Insurance Company FMI Inc. FMI Insurance Company Fidelity Mohawk Insurance Company

January 16, 2017

NICHOLAS PEZZA & JEANETTE M PEZZA  
488 DEWEY AVE  
SADDLE BROOK, NJ 07663-5904

|||||

Thank you for trusting your insurance needs to Franklin Mutual Insurance. We understand you have many choices when selecting an insurance company, and we appreciate you placing your confidence in FMI.

Franklin Mutual Insurance is one of the most established and respected insurance companies in New Jersey. In business since 1879, FMI offers superior coverages to New Jersey residents and business owners, sold exclusively through professional independent agents. Rated A+ (Superior) by A.M. Best and named a Ward's Top 50 performer for seven consecutive years, we have the financial strength and stability to protect your home or business from the unexpected.

As a mutual insurance company, we are not owned by a big corporation and we have no stockholders. Our primary responsibility and loyalty is to you – our policyholder. This commitment requires our dedication to a strong ethical culture, excellent customer service, consistency in the marketplace and financial strength. As a policyholder member, your valued benefits include exceptional coverage options, competitive pricing, and fair and efficient claim settlements, all delivered by an engaged and competent FMI team.

We work closely with your professional independent agent, KANDO SERVICE AGCY INC 201-791-1880, to ensure you have the most appropriate, most valuable coverage for the way you live today. We recognize your insurance needs may change over time, so it's important to review your policy and coverages with your trusted agent advisor at least once a year.

Again, we thank you for giving us the opportunity to serve you and look forward to providing you with the best possible service in the future. If there is anything we can do to assist you, please feel free to contact our Customer Care Team at [customercare@fmiweb.com](mailto:customercare@fmiweb.com) or 800-336-3642 weekdays between 7:30am and 4:30pm.

Sincerely,

Franklin Mutual Insurance Group

POLICY HOP2360544  
EFFECTIVE DATE 02/17/17  
PRINT DATE 01/10/17

NICHOLAS PEZZA &  
JEANETTE M PEZZA  
488 DEWEY AVE  
SADDLE BROOK NJ 07663-5904



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